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I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-14\(\) on October 20, 2004

Re:

P.O. Box 1450

Commissioner for Patents

Alexandria, VA 22313-1450

U.S. Patent Application Serial No. 10/645,778 for METHODS AND SYSTEMS FOR FACILITATING TRANSACTIONS BETWEEN COMMERCIAL BANKS AND POOLED DEPOSITOR GROUPS

Our File No. 1483/3

Sir:

Please find enclosed in connection with the subject U.S. patent application the following documents:

- 1. Supplemental Information Disclosure Statement (2 pages);
- 2. Form PTO-1449 in duplicate;
- 3. Copy of one (1) cited reference; and
- 4. A return-receipt postcard to be returned to us with the U.S. Patent and Trademark Office filing stamp thereon.

Although no fee is believed to be due, the Commissioner is hereby authorized to charge any fees associated with the filing of this correspondence to Deposit Account No. 50-0426.

Respectfully submitted,

JENKINS, WILSON & TAYLOR, P.A.

Registration No. 41,085 Customer No.: 25297

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Enclosures

EFS-Web Receipt date: 10/22/2004

10645778 - GAU: 3692

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PATENT

Shaylor E. Dunn

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Whiting et al.

Group Art Unit: 3629

Serial No.: 10/645,778

Examiner: Not Assigned

Filed: August 21, 2003

Docket No. 1483/3

Confirmation No.: 8784

--- METHOD

METHODS AND SYSTEMS FOR FACILITATING TRANSACTIONS BETWEEN

COMMERCIAL BANKS AND POOLED DEPOSITOR GROUPS

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SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In accordance with 37 C.F.R. 1.56, 1.97, and 1.98, applicants' undersigned attorney brings to the attention of the Patent and Trademark Office the document listed on the attached Form PTO-1449. A copy of the document as well as Form PTO-1449 is attached hereto. This is not to be construed as a representation that a search has been made or that a document is relevant merely because cited.

Early passage of the subject application to issue is earnestly solicited.

Serial No.: 10/645,778

Although it is believed that no fee is due, the Commissioner is hereby authorized to charge any fees associated with the filing of this Information Disclosure Statement to Deposit Account No. 50-0426.

Respectfully submitted,

JENKINS, WILSON; & TAYLOR, P.A.

Date: October 20, 2004

By:

Customer No.: 25297

GAH/sed

Enclosures

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Sheet 1 of 1

FORM PTO	8. Department of Co	Attorney Dock	et No. 14	83/3	Serial No	. 10/645,778			
Patent and Tr	adema	ark Office							
List of Docum	ents C	ited by Applicant			•				
				Applicant(s):	Applicant(s): Whiting et al.				
				Filing Date: August 21, 2003			Group:	Group: 3629	
			U.S. PATE	NT DOCUMEN	тs			-	
Examiner Initial		Document Number	Date	Name		Class	Subclass	Filing date if Appropriate	
	1	2002/0091637	07/11/2002	Bent et al.			-		
			FOREIGN PA	TENT DOCUME	ENTS				
		Document Number	Date	Country	Name of Patentee or Applicant			Translation Yes No	
· .		OTHER DOCUM	ENTS (Including	Author, Title, Da	ate, Pertii	nent Page	es, Etc.)		
EXAMINER		CONSIDERED:	; /B.F./	DATE COI	NSIDER	ED	03/13/20	008	
*Examiner	Initial	I if reference consid	ered, whether or	not citation is in	conforma	nce with	MPEP 609; dr	aw line through	

citation if not in conformance and not considered. Include copy of this form with next communication to applicant.